

## **Approved Continuing Education Courses for Individual Loan Originators and Processors**

**Advanced Education Systems LLC  
(dba Training Pro)  
Chris Nickerson  
11350 McCormick Road  
Executive Plaza III  
Hunt Valley, MD 21031  
877-878-3600  
<http://www.trainingpro.com/>**

All listed courses are approved for live seminar and/or online format.

- Applying the Real Estate Settlement and Procedures Act (RESPA) to Mortgage Lending – 2 Hours
- Complying with the Federal Truth In Lending Act (TILA) – 2 Hours
- Equal Opportunity and Fair Credit in Mortgage Lending – 2 Hours
- Recent Developments in Federal Law – 2 Hours
- Ethical Principles and Practices – 2 Hours
- Privacy in Mortgage Lending – 2 Hours
- Predatory Lending: The Evolution of Abusive Lending Practices in the Subprime Market – 2 Hours
- Kentucky Mortgage Law – 6 Hours
- Overview of Lending and Application Process – 8 Hours
- Understanding Credit Scoring – 4 Hours
- Understanding Ethics in Mortgage Lending – 8 Hours
- Fraud in Mortgage Lending – 2 Hours
- The Residential Loan Officer Training Manual; Mortgage Industry Overview – 6 Hours
- The Residential Loan Officer Training Manual; The Role of The Loan Originator – 6 Hours
- Understanding Mortgage Products – 6 Hours
- Financial Calculations – 6 Hours
- The Starting Point for Success – 12 Hours
  - Applying the Real Estate Settlement Procedures Act to Mortgage Lending – 45 Minutes
  - Complying with the Federal Truth-in-Lending Act – 45 Minutes
  - Equal Opportunity and Fair Credit in Mortgage Lending – 30 Minutes
  - Ethical Principles and Practices in Mortgage Lending – 2 Hours
  - Understanding Mortgage Products – 3.75 Hours
  - Modern Mortgage Practices – 4.25 Hours
- Ethical Standards and Qualifying Principles – 6 Hours
  - Qualifying Principals and Calculations – 2 Hours
  - Ethical Principles and Practices in Mortgage Lending – 2 Hours
  - Federal Regulation – 2 Hours

- Building Mortgage Credibility for Lasting Success – 6 Hours
  - Ethical Standards in Mortgage Lending – 2 Hours
  - Complying with Fair Lending Laws – 2 Hours
  - Privacy Laws Applicable to Mortgage Lending Transactions – 2 Hours
- Closing the Loan, Complying with the Law – 6 Hours
  - Requirements of the Real Estate Settlement Procedures Act (RESPA) – 1 Hour
  - The Truth-In-Lending Act as Part of Ethical Mortgage Lending (TILA) – 1 Hour
  - Complying With Fair Lending Laws – 1 Hour
  - Mastering Mortgage Products – 2 Hours
  - Mortgage Practices for the Professional – 1 Hour
- The Ethical Approach and Privacy and the Impact of Mortgage Fraud – 6 Hours
  - Ethical Standards in Mortgage Lending – 2 Hours
  - Privacy Laws Applicable to Mortgage Lending Transactions – 2 Hours
  - Mortgage Fraud Defined and Applied for Industry Professionals – 2 Hours
- Business and Consumer Protection in the Mortgage Industry – 6 Hours
  - Mortgage Fraud Defined and Applied for Industry Professionals – 2 Hours
  - Requirements of the Real Estate Settlement Procedures Act – 2 Hours
  - The Truth-In-Lending Act as Part of Ethical Mortgage Lending – 2 Hours
- Kentucky: State Mortgage Law: Focus HB 552 – 6 Hours
- Kentucky: Mortgage Basics: Increasing Knowledge, Creating Opportunities – 12 Hours
  - Ethical Standards in Mortgage Lending – 2 Hours
  - Complying with Fair Lending Laws – 0.5 Hours
  - Requirements of the Real Estate Settlement Procedures Act – 1 Hour
  - The Truth-In-Lending Act as Part of Ethical Mortgage Lending – 0.5 Hours
  - Mortgage Practices for the Professional – 4 Hours
  - Mastering Mortgage Products – 4 Hours
- Kentucky S.A.F.E. Compliance, Safe Business, Safe Borrower – 6 Hours
- Kentucky: The Mortgage Marketplace, Products and Principles of Qualification – 6 Hours

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**American Broker Education Services**

**John W. Drake**

**20575 Center Ridge Road, Suite 460**

**Rocky River, OH 44116**

**513-520-1811**

- KRS 286.8 – Mortgage Loan Company and The Mortgage Loan Broker Act – 6 Hours
- Federal Mortgage Regulation: Compliance Overview – 4 Hours
- Loan Origination Fundamentals – 2 Hours

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**Career Development Center**

**Tom Lambuth**

**P.O. Box 23356**

**Lexington, KY**

**859-273-3340**

**859-245-0086 (FAX)**

**[TLambuth@careerdevelopmentcenter.net](mailto:TLambuth@careerdevelopmentcenter.net)**

- Kentucky State Laws KRS 286.8 and KRS 360 – 6 Hours
  - Kentucky State Laws and Federal Rules and Regs – 12 Hours
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## **Financial Strategies**

**Dawn Hennessey**

**695 Pro-Med Lane**

**Carmel, IN 46032**

**317-566-0425**

**866-411-9752 (Toll Free)**

**317-566-0601 (FAX)**

**<http://www.mymortgagetrainer.com/>**

- Essentials of Kentucky Mortgage Education
  - Kentucky Mortgage Law (286.8, 360) – 3 Hours
  - Real Estate Settlement Procedure Act (RESPA) – 2 Hours
  - Truth Lending Act – 2 Hours
  - Fair Lending-ECOA – 2 Hours
  - Federal Law Update – 1 Hour
  - Ethics – 2 Hours
- Road Map to Successful Lending
  - Making the Move to Mortgage Banker – 1 Hour
  - Knowing your Numbers – 1 Hour
  - Broker to Lender Differences – 1 Hour
  - State Licensing – 1 Hour
  - Warehouse Lending – 1 Hour
  - Hedging – 1 Hour
  - Documents Made Easy – 1 Hour
  - Federal Law for Lenders – 1 Hour
  - Quality Control and Auditing – 1 Hour
  - Transferring Sound Business Ethics – 1 Hour
  - Kentucky State Law – 2 Hours (Online)
- Kentucky Processing Power
  - Kentucky Mortgage Law (286.8, 360) – 3 Hours
  - Federal Lending Law Compliance – 5 Hours
  - Government and Conventional Lending Guidelines – 2 Hours
  - Intermediate Processing Techniques and Skills – 2 Hours
- Maximizing Your Mortgage Business
  - Kentucky Mortgage Law (286.8, 360) – 3 Hours
  - Federal Law Update (RESPA, TIL, Fair Lending) – 4 Hours
  - Marketing in Compliance with Federal and State Law – 3 Hours
  - Ethics – 2 Hours

- Mortgage Fraud Detection and Prevention
  - Introduction to Fraud – 0.5 Hours
  - Criminal and Civil Penalties – 0.5 Hours
  - Types of Fraud by Borrowers – 1 Hour
  - Prevention of Borrower Fraud – 0.5 Hours
  - Types of Fraud by Mortgage Originators – 1 Hour
  - Prevention of Fraud By Mortgage Originators – 0.5 Hours
  - Fraud Committed by Others in Real Estate – 0.5 Hours
  - Actions to Take if Fraud is Suspected – 0.5 Hours
  - Fraud-Free Advertising – 0.5 Hours
  - The Challenges of Fraud Prevention Online – 0.5 Hours
- Clear to Close: Kentucky Edition
  - Introduction to Mortgage Processing – 1 Hour
  - Processing Fundamentals – 1.5 Hours
  - Understanding Credit – 1 Hour
  - Mortgage Math – 1 Hour
  - Processing Best Practices – 1.5 Hours
- Effective FHA Lending – 6 Hours
  - Underwriting the FHA Mortgage – 1.5 Hours
  - FHA Mortgage Credit Analysis – 3 Hours
  - FHA Processing Requirements – 45 Minutes
  - Assumption and Company Approval Overview – 45 Minutes

Other Courses Approved for Classroom or Online

- Kentucky State Law – 3 Hours
- RESPA – 2 Hours
- TILA – 2 Hours
- ECOA – 2 Hours
- Fair Housing – 2 Hours
- FCRA – 1 Hour
- Federal Law Update – 2 Hours
- Ethics – 1.5 Hours
- Responsible Lending Practices – 6 Hours

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**Genworth Financial**  
**6601 Six Forks Road**  
**Raleigh, NC 27615**  
**800-444-5664**

<http://www.genworthfinancial.com/>

- Introduction to Appraisal Underwriting – 4 Hours
  - Introduction to the Self Employed Borrower – 4 Hours
  - Shut the Door on Fraud – 4 Hours
  - Mortgage Loan Essentials – How to Process a Loan – 8 Hours
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**Kentucky Housing Corporation**  
**Andrew Hawes**  
**1231 Louisville Road**  
**Frankfort, KY 40601**  
**502-564-7630**  
<http://www.kyhousing.org/>

- KHC General Information – 3 Hours

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**Kentucky Mortgage Brokers Association**  
**Darlene Conkright**  
**P.O. Box 4584**  
**Frankfort, KY 40604**  
**502-223-4840**  
**502-223-4839 (FAX)**

- KRS Chapter 286.8 – 3 Hours
- KRS Chapter 360 – 3 Hours
- FHA Origination and Processing – 8 Hours
- Residential Mortgage Lending School – 24 Hours

Sub Prime Loan Origination:

- Home Ownership Through Expanded Lending Option – 8 Hours
- Loan Origination Basics – 8 Hours
- Real Estate Settlement Procedures Act – 4 Hours
- The Nation's Fair Lending Laws – 4 Hours
- Truth In Lending – 4 Hours
- Mortgage Broker Business Ethics – 3 Hours
- Protect Your Business: The Customer, The Law and You – 8 Hours
- Analysis of the Self-Employed Borrow – 4 Hours
- Introduction of Appraisal Underwriting – 4 Hours
- Mortgage Loan Essentials – 8 Hours
- Shut The Door on Fraud – 4 Hours
- Automated Underwriting – 4 Hours
- Credit Scoring – 4 Hours
- Fraud Detection – 4 Hours
- The Self-Employed Borrow – 4 Hours
- How to Analyze Appraisals – 4 Hours
- Introduction to Underwriting using DO and LP – 8 hours

Staying Audit Ready and Business Operations for Mortgage Brokers Seminar:

- Mortgage Broker License Requirements – 1 Hour

Notifications to Office of Financial Institutions Board Resolutions

- Employees – 1 Hour  
Sample Performance

- Monitoring Performance
- Employee Handbooks
- Recording – 1 Hour
  - Accounting
  - Required Loan File Documentation
  - Loan File Retention Requirements
  - Employee Records
- Regulatory Compliance – 1 Hour
  - Fair Lending
  - RESPA
  - Good Faith Estimate Requirements
  - Good Faith Provider Relationships
  - Affiliated Business Arrangements
  - When Redisclosures are Required
- Truth In Lending
  - Prepaid Finance Charges
  - Requirements for Rescinded Loans
  - Section 32 – High-Cost Loans
- ECOA
  - Cancellations and Denied Applications
  - Accounting for all credit reports
- Quality Assurance – 1 Hour
- Advertising 1 – Hour
- Customer Complaints – 1 Hour
- Privacy Act Safeguard's Rule – 1 Hour

**Kossel and Associates Inc.**

**Douglas A. Kossel**

**5489 Wolfpen Pleasant Hill Road, Suite B**

**Milford, OH 45150**

**866-252-9725**

**513-860-7719 (FAX)**

**<http://www.dougsoffice.net/>**

- Two-day Seminar
  - KRS Chapter 286.8 – 2.5 Hours
  - KRS Chapter 360 – 3.5 Hours
  - Reg X (RESPA) and REG Z (TILA) – 3 Hours
  - Reg B (ECOA), Reg C (HMDA), HOEPA, FCRA and The Fair Housing Act – 3 Hours
  - Identify Theft, Customer Privacy and The Gramm, Leach, Bliley Act – 2 Hours
  - Mortgage Fraud and Detection – 6 Hours
  - Understanding the Credit Report – 2 Hours
  - Mortgage Loan Programs – 4 Hours
  - Understanding Reverse Mortgages – 3 Hours

**License Education and Compliance Services Inc.**

**Glen Littlejohn**

**1500 Detroit Avenue, #611**

**Cleveland, OH 44113**

**216-240-0324**

**614-452-9226 (FAX)**

**<http://www.licenseeducation.com>**

- Two-Day Seminar – 12 Hours
    - KRS Chapter 286.8 – 3 Hours
    - RESPA – 2 Hours
    - KRS Chapter 360 – 1 Hour
    - Regulation Z (TILA) – 1 Hour
    - FCRA – 1 ½ Hours
    - Appraisals and Fraud Detection – 1 Hour
    - ECOA, Ethics, Land Contracts – 2 ½ Hours
    - Prepayment Penalties, Deceptive Practices, Trade Secrets
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**Mortgage Bankers Association**

**Jennifer Ridings**

**1919 Pennsylvania Ave., NW, 8th Floor**

**Washington, DC 20006-3404**

**202-557-2763**

**<http://www.mortgagebankers.org/>**

- Fair Lending Essentials – 6 Hours (Online)
  - Mortgage Banking Primer Course – 6 Hours (Online)
  - Underwriting – Property – 6 Hours
  - Streamlining the FHA Approval Process – 3 Hours
  - FHA for Originators – 3 Hours
  - Underwriting – Credit – 6 Hours
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**The Mortgage Institute**

**Joe Jupin**

**P.O. Box 602**

**Covington, KY 41011**

**877-472-1608**

**859-578-8188 (FAX)**

**<http://www.tmimortgageinstitute.com/>**

- Profile of a Mortgage Loan – 12 Hours

- The Real Estate Finance Industry
- The Real Estate Finance Transaction – 8 Hours
- Kentucky State Law Compliance -2 Hours
- Federal Law Compliance – 2 Hours

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**Mortgage Research Inc.**

**Dan G. Johnson**

**2959 Cherokee St., Suite 202**

**Kennesaw, GA 30144**

**888-557-6770**

**<http://www.mortgage-education.com/>**

- S1 Mortgage Industry Basics and Terminology – 2 Hours
  - S5 Lead Sheet, Application and Information You Need on Every Loan – 2 Hours
  - S6 Loan Application in Detail – 2 Hours
  - S7 Credit Reports – 2 Hours
  - S8 Appraisals – 3 Hours
  - S9 RESPA – 3 Hours
  - S10 Title Insurance – 1 Hour
  - S13 Mortgage Loan Processing – 4 Hours
  - S14 Quality Control, Compliance and Fraud – 1 Hour
  - S15 Mortgage Loan Submission – 1 Hour
  - S16 The Closing – 1 Hour
  - S17 Truth in Lending (Reg Z) – 4 Hours
  - S18 Federal Reserve System (Reg C) – 2 Hours
  - S19 ECOA (Reg B) – 6 Hours
  - S20 Calculating LTV and DTIR – 2 Hours
  - S21 Homeowner Protection Law (US Code Title 12, Chapter 49) – 3 Hours
  - KY1001 KRS Chapter 360 – 3 Hours
  - KY Homeowner Protection Law
  - US Code Title 12, Chapter 2, Sec. 226.32
  - KY2001 KRS Chapter 286.8 – 3 Hours
  - FHA3 Application and Credit Report – 1 Hour
  - FHA9 Financing Costs – 1 Hour
  - FHA10 Good Faith Estimate and Scenarios – 2 Hours
  - FHA11 Mortgage Insurance Premiums (MIP) – 1 Hour
  - FHA12 Calculating DTIR – 1 Hour
  - FHA14 Verifying Down Payment and Settlement Fund – 4 Hours
  - FHA15 Credit Issues – 3 Hours
  - FHA16 Document Checklist – 1 Hour
  - FHA18 Appraisal, Credit Analysis and the Firm Commitment – 2 Hour
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**Mortgage U Inc.**  
**30300 Telegraph Road, Suite 100**  
**Bingham Farms, MI 48025**  
**248-290-2520**  
**248-290-2525 (FAX)**  
**800-278-0200 (Toll Free)**  
<http://www.mortgage-u.com/>

- FHA Fundamentals Workshop – 6 Hours (Live)
  - Compliance Roundtable Workshop – 3 Hours (Live)
  - Loan Production Workshop – 18 Hours (Live)
  - FHA Advanced Workshop – 6 Hours (Live)
  - Proactive Processing Workshop – 12 Hours (Live)
  - Reach the Client First Workshop – 3 Hours (Live)
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**National Association of Mortgage Brokers**  
**Scott J. Hall, Director of Education**  
**NAMB**  
**8201 Greensboro Dr., Suite 300**  
**McLean, VA 22102**  
**703-610-0276**  
**703-610-9005 (FAX)**  
[education@namb.org](mailto:education@namb.org)

- Subprime Lending – 4 Hours
  - ABCs of FHA Lending – 8 Hours
  - 203K – 4 Hours
  - Reverse Mortgages – 4 Hours
  - Construction to Permanent Lending – 4 Hours
  - Real Estate Procedures Act (RESPA) – 4 Hours
  - Protect Your Business – 8 Hours
  - Shedding Light on Credit Scoring – 4 Hours
  - Introduction to Appraisal Underwriting – 4 Hours
  - Analysis of the Self-Employed Borrower – 4 Hours
  - Fraud Prevention – 4 Hours
  - Automated Underwriting Desktop Originator – 4 Hours
  - Automated Underwriting Loan Prospector – 8 Hours
  - Small Commercial Lending – 4 Hours
  - Introduction to Commercial Loan Brokering – 8 Hours
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**National Mortgage Broker Academy of America**

**Ted Fletcher**

**99 E Whistlers Bend Cir.**

**The Woodlands, TX 77384**

**888-800-4599 (Toll Free)**

**888-267-1899 (FAX)**

**[nmbaa@sugardog.com](mailto:nmbaa@sugardog.com)**

- Two-day Seminar – 12 Hours
    - Loan Fraud & Business Ethics – 4 Hours
    - Pre-Qualification MADE EASY – 2 Hours
    - State and Federal Law Compliance – 6 Hours
    - Credit Management Analysis – 6 Hours
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**Northern Kentucky Real Estate School**

**Judith Williams**

**8160 Dream St.**

**Florence, KY 41042**

**859-525-0303**

**859-525-0557 (FAX)**

**[NKRES@aol.com](mailto:NKRES@aol.com)**

- KRS Chapters 286.8 – 4 Hours
  - Loan and Appraisal Fraud, Business Ethics – 3 Hours
  - RESPA, ECOA, Reg. Z, Usury, Predatory Lending – 4 Hours
  - Marketing and Question and Answer Wrap-Up – 1 Hour
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**Ohio Association of Mortgage Brokers**

**Mary Ellen Adessi**

**170 Bancorp Building**

**5686 Dressler Road NW**

**North Canton, OH 44720**

**330-497-7233**

**330-497-6533 (FAX)**

**[MEA@OAMB.ORG](mailto:MEA@OAMB.ORG)**

- Truth in Lending Act – 4 Hours
- The Nation's Fair Lending Laws – 4 Hours
- RESPA – 4 Hours
- Mortgage Broker Business Ethics – 3 Hours
- Shut the Door on Fraud – 4 Hours
- Introduction to Appraisal Underwriting – 4 Hours
- Analysis of the Self-Employed Borrower – 4 Hours

- Shedding Light on Credit Scoring – 4 Hours
- The Loan Application – 2 Hours
- Time Management – 2 Hours
- Title and the Loan Officer – 2 Hours
- Dealing with Emerging Markets – 4 Hours
- Mortgage Loan Essentials – 4 Hours
- Reverse Mortgage – 4 Hours
- Subprime Lending – “What You Need to Know” – 4 Hours
- Advanced Subprime Lending – 6 Hours
- Basic Mortgage Brokering – 6 Hours
- VA Home Loans – 6 Hours
- Marketing Your Services, Marketing Yourself – 8 Hours
- Protect Your Business: The Customer, the Law and You – 8 Hours
- Residential Mortgage Lending or RML – 16 Hours
- Residential Mortgage Lending or RML – 24 Hours
- KRS 286.8 – 6 Hours
- FHA Fundamentals – 6 Hours
- Ethical Decision Making – 2 Hours
- Credit Scoring – 2 Hours
- Reverse Mortgage – 2 Hours

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### **Outsource Mortgage Consultants**

**Middleton Thompson**

**P.O. Box 22237**

**Lexington, KY 40522-2237**

**859-281-2329**

**[AMPTHOMP@aol.com](mailto:AMPTHOMP@aol.com)**

- 2 Day Seminar – 12 Hours
  - KRS 286.8 and State Requirements – 2 3/4 Hours
  - Industry Updates – 2 3/4 Hours
  - RESPA, Reg Z, ECOA, Fair Lending – 2 1/2 Hours
  - Fraud – Credit Documents – 1 1/4 Hours
  - Fraud and the Appraisal – 1 Hour
  - Ethics – 1 1/2 Hours
  - Questions and Answers – 1/4 hours
- Fair Credit Reporting Act – 6 Hours
  - Identity Theft
  - Credit Scores
  - Borrower’s Rights
  - Changes to This Act Since Bush Reinstated After the Sunset Provision and How This Will Affect Our Industry Disclosures to Consumers Requirements on Users of Consumer Reports
- The Appraisal – Fact or Fraud – 3 Hours

- How to Read and Evaluate an Appraisal
- How to Realize There Is Something More to the Appraisal Than “Did I Get the Value I Needed”
- How to Look For a Pumped Appraisal
- Did the Appraiser Do His/Her Job?
- Appraisal Fraud Is on the Rise, What the Lender Can Look For to Subject a Fraudulent Appraisal Has Been Performed
- The Closing – 6 Hours
  - What Is Lender Title Insurance and What Does It Cover?
  - What Is Owner’s Title Insurance and What Does It Cover?
  - RESPA In-Depth
  - TILA In-Depth
  - The HUD-1 and How It Should Accurately and Correctly Be Prepared
  - How to Read the Sales Contract and All Addendums
  - (NOTE: Would like to bring in guest attorneys to speak on the title insurance portion)
- FHA/VA Lending – 6 Hours
  - The Basics of the FHA and VA Loan
  - How to Figure the Loan Amount
  - Purchase Loans
  - Refinances, Both Streamline, IRRR and Full Documentation
  - New Construction
  - AUS Systems and Government Lending
  - Government Loans versus Subprime Lending
  - The Appraisal
- The Three “Cs” of Mortgage Lending – 3 Hours
  - Collateral – The Appraisal and What It Entails
  - Capacity – Does the Borrower Make Sufficient Funds to Quality For the Loan?
  - How Does the Underwriter Look at Income? What Is Usable Income?
  - Credit – How to Read the Borrower’s Credit Report and Evaluate the Borrower’s Credit
  - What Is the Best Program for Him or Her, If Any?
  - What Do Underwriters Look For?
  - How to Package the Loan to Put It In the Best Light
- Credit Reports and Credit Scoring – 3 Hours
- Self-Employed Course – 3 Hours
- The Economy and Its Relationship to Mortgages – 3 Hours
- KRS 286.8, KRS 360 and 808 KAR – 6 Hours

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**School of Mortgage Lending**  
**Susan Williams**  
**800 Bellevue Way NE, 4th Floor**  
**Bellevue, WA 98004**  
**888-398-6620**

<http://www.schoolofmortgagelending.com/>

- Two-day Seminar – 12 Hours
    - Kentucky and Federal Legislative Acts
    - KRS Chapter 286.8 – 3 Hours
    - KRS Chapter 360.100 – 1 Hour
    - RESPA – 3 Hours
  - Kentucky Regulatory Review – 6 Hours
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**SRBryan Consulting Company**

**176 Shannon Parkway**

**Nicholasville, KY 40356**

**859-885-2538**

**859-885-2548**

**<http://www.srbryanconsulting.com/>**

- Basic Mortgage Lending Compliance – 12 Hours
  - KRS 286.8 – 6 Hours
  - RESPA – 4 Hours
  - High-Cost Mortgages – 2 Hours